

RESOURCES FOR SENIORS

UNDER THE AMERICAN RESCUE PLAN



The ongoing coronavirus pandemic is affecting virtually every aspect of life in Hawaii and across the country. These are challenging and uncertain times, but it's important to recognize and reaffirm that we are all in this together.

As we continue to take the difficult, but necessary steps to confront the spread of COVID-19, Congress has passed meaningful relief for affected families and businesses. The American Rescue Plan, signed into law by President Biden on March 11, 2021, provides billions of dollars in aid for Hawaii's families and communities.

This legislation will help Hawaii re-open schools safely; speed up vaccine distribution; expand access to health care; and provide immediate and long-term relief to those in need.

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or go to <https://www.hirono.senate.gov/coronavirus>.

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The American Rescue Plan provides robust funding for programs and services for seniors. It includes funds to increase vaccine access and outreach, more resources for mortgage and rental assistance programs, funding for Medicaid home and community-based services, and provides approximately \$1.4 billion for Older Americans Act programs to increase vaccination rates and alleviate social loneliness among seniors.

NUTRITION ASSISTANCE

The American Rescue Plan provided \$750 million for nutrition programs under the Older Americans Act – like Meals on Wheels and congregate feeding programs – and \$37 million for food boxes for seniors through the Commodity Supplemental Food Program (CSFP).

In Hawaii, the Commodity Supplemental Food Program is run by nonprofits across the state. Links to apply to your county's program can be found [here](#).

Hawaii's Executive Office on Aging has put together a comprehensive guide to the services available to seniors and other high-risk populations. The guide can be found [here](#). For additional assistance, contact your local Aging and Disability Resource Center at (808) 643-2372.

Hawaii Meals on Wheels has been delivering to their most vulnerable clients and transitioning other clients to packaged, frozen meals. Updates on the program can be found [here](#). For questions or concerns, contact Meals on Wheels between 8:00 am and 5:00 pm, Monday through Sunday at (808) 988-6747.

DIRECT PAYMENTS

Congress approved another round of direct payments for individuals and families impacted by COVID-19. Individuals earning up to \$75,000 should receive \$1,400 payments, and couples earning up to \$150,000 should receive \$2,800—with gradually smaller payments for individuals earning up to \$80,000, and couples earning up to \$160,000. Separately, families should receive up to \$1,400 for each qualifying dependent. Hawaii individuals and families are expected to receive \$1.6 billion (642,100 payments).

Learn more about these payments on the Internal Revenue Service's (IRS) website [here](#). More information is also available [here](#).

Please do not hesitate to contact my office with any questions or concerns.

You can also contact the IRS at 1-800-919-9835.

HOUSING & RENTAL ASSISTANCE

The American Rescue Plan provides funding for mortgage, rental, and utility assistance programs in Hawaii, in addition to the funding included in the relief legislation passed at the end of 2020. Previous bills and administrative actions have provided various kinds of support and relief for renters, homeowners, and landlords.

The Department of Hawaiian Homelands; Maui, Kauai, and Hawaii Counties; and the City & County of Honolulu have established programs to distribute federal funding for rental, mortgage, and utility assistance. More information on these programs will be available in the coming weeks.

If you are a renter or homeowner with questions, the Legal Aid Society of Hawaii has produced a frequently asked questions (FAQ) website with information on the policies put in place by the federal, Hawaii State, and local governments, available [here](#).

Homeowners: The American Rescue Plan provides \$9.961 billion for homeowner assistance, administered by state and local governments. This funding is available to those who are experiencing a financial hardship associated with the coronavirus pandemic and whose mortgage is below the conforming loan limit for their county. More information on these programs will become available in the coming weeks.

In early 2020, in response to the COVID-19 pandemic, Congress approved loan forbearance and related assistance for homeowners with federally-backed mortgages through the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Agriculture (USDA), the Federal Housing Administration (FHA), the U.S. Department of Veterans Affairs (VA), and Fannie Mae and Freddie Mac. If your loan falls into this category, your lender or loan servicer cannot foreclose on you until after June 30, 2021.

More information about available assistance can be found on the Consumer Financial Protection Bureau's (CFPB) website [here](#).

Renters: The American Rescue Plan provided \$21.6 billion for rental, utility, and other housing assistance. These funds will be administered through state and local governments. More information on these programs will become available in the coming weeks.

The Centers for Disease Control (CDC) has issued an order temporarily halting residential evictions for nonpayment of rent. Renters seeking this option must complete this declaration and meet certain qualifications. The order has been extended through March 31, 2021. For more information on this order, visit CFPB's website [here](#).

Governor Ige has continued to extend Hawaii's eviction moratorium for nonpayment of rent, which now continues through April 13, 2021. However, if the landlord entered into forbearance on a federally-backed loan, the landlord cannot evict tenants for any reason during the forbearance, which may extend beyond April 13, 2021. For more details on these specific provisions, see CFPB's explainer [here](#).



PENSIONS

The American Rescue Plan establishes a new financial assistance program that is available for certain multiemployer pension plans, protecting retirement benefits for millions of workers and retirees in the United States—including at least 2,930 participants in Hawaii.

These changes will preserve pension plans for 30 years with no cuts to the hard earned benefits of workers and retirees, which have been threatened during COVID-19. This financial assistance program will be administered by the Pension Benefit Guaranty Corporation at <https://www.pbgc.gov/>.

Additionally, the legislation includes funding relief for employers that contribute to private-sector pension plans. This allows flexibility for employers that are struggling with competing needs for their cash resources. Treasury and IRS will issue guidance on the funding relief.

SUPPORTIVE SERVICES FOR SENIORS

The American Rescue Plan provides \$460,000,000 to provide supportive services to seniors, including funds to increase COVID-19 vaccination rates among seniors. Permissible uses of funds include education and outreach efforts, transportation, and other efforts to promote COVID-19 vaccines for seniors.

Kupuna are now eligible to receive vaccinations. Further information about COVID-19 vaccines, and the vaccination registration process can be found [here](#).

The American Rescue Plan Act also recognizes that the pandemic has caused unprecedented levels of social isolation among seniors in Hawaii and throughout the nation. The bill funds efforts to prevent and mitigate loneliness and social isolation among seniors caused by the pandemic.

A Comprehensive guide to services available to seniors and other high-risk population is available through the Hawaii's Executive Office on Aging. For additional assistance, contact your local Aging and Disability Resource Center at (808) 643-2372.

Medicaid home and community-based services: The American Recovery Program includes a 10% increase in the federal share for the Medicaid home and community based services program, which allows older adults to maintain independence by receiving services at home or in community-based facilities.



Senator Hirono plays bingo
at Yukio Okutsu State
Veterans Home, March 2018.